



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

ROMANO GARUBO & ARGENTIERI  
Emmanuel J. Argentieri, Esquire  
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Woodbury, New Jersey 08096  
(856) 384-1515  
Attorney for Secured Creditor,  
U.S. Bank, National Association as Legal Title  
Trustee for Truman 2016 SC6 Title Trust

MICHAEL M. TALLARIDA AND NICOLE  
TALLARIDA

Debtors.

Order Filed on November 25, 2020  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-10082  
Chapter: 13  
Judge: SLM

Hearing Date: October 14, 2020 @ 10:00 a.m.

**ORDER RESOLVING US BANK, NA AS LEGAL TITLE TRUSTEE FOR THE  
TRUMAN 2016 SC6 TITLE TRUST'S MOTION FOR RELIEF FROM THE  
AUTOMATIC STAY SUBMITTED UNDER THE CONSENT OF THE PARTIES**

The relief set forth on the following pages numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: November 25, 2020**

A handwritten signature in black ink, appearing to read "Stacey L. Meisel".  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtor: Michael and Nicole Tallerida

Case No: 19-10082/SLM

Caption of Order: ORDER RESOLVING RELIEF MOTION

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Upon consideration of (“Movant”) US Bank National Association as Legal Title Trustee for Truman 2016 SC6 Title Trust’s motion for an order, pursuant to section 362(d) of the Bankruptcy Code, for relief from the automatic stay as to certain real property as hereinafter set forth; and Debtors having asserted opposition thereto; and the parties having subsequently resolved their differences; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for cause shown, it is hereby;

**ORDERED** as follows:

1. Debtors’ post-petition mortgage arrearages for the months March 14, 2020 through September 14, 2020 at \$2,685.78 each, less suspense balance of \$1,682.70, plus attorney fee reimbursement of \$1,050.00 totals \$18,167.76.

2 The aforesaid amount shall be rolled into Debtors’ Chapter 13 Plan as an administrative claim and shall be paid to Movant over the remaining term of Debtor’s Plan.

3. The Trustee shall adjust her records to reflect the increased amount due to Movant pursuant to this order pay said increased claim to Movant in normal course.

4. A proof of claim for \$18,187.76 shall be filed by Debtors for Movant’s post-petition administrative claim within fourteen (14) days from the date of this entered order.

5. Debtors shall amend their plan by inputting the aforesaid claim into the filed proposed plan within fourteen (14) days from the date of this entered order.

6. Debtors tendered their October 14, 2020 post-petition mortgage payment at the end of September 2020.

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Debtors: Michael and Nicole Tallerida

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7. Commencing with the November 14, 2020 post-petition mortgage installment payment and continuing each month thereafter for the duration of this Chapter 13 proceeding, Debtors shall remit payments directly to Movant as same come due.

8. **Drop-Dead Default Clause:** If the Debtors should default and fail to make the payments stated herein or any future payments that come due during the pendency of this case to Movant, its successors and/or assigns, for more than (30) days from the due date, then Debtors agree to allow this Court to enter an order vacating stay. Upon certification of non-receipt of said payments in accordance herewith submitted by secured creditor's counsel, the Court shall enter an Order, vacating the automatic stay of 11 U.S.C. §362(a) with respect to secured creditor's enforcement of its State Law Foreclosure action against the realty commonly known as 10 Tranquility Court, Sewell, NJ 08080. The order submitted to the Court will not require the consent of the Debtors or the Debtors' counsel regarding form or substance, however, the trustee, Debtors and their counsel shall be given notice of any filing of a certification of non-receipt in accordance with Rule 9072-1 of the Local Rules of Bankruptcy Procedure.

9. Movant shall serve a copy of the executed order on all interested parties who have not yet been served electronically by the court.

In re:  
Michael M Tallarida  
Nicole J Tallarida  
Debtor(s)

Case No. 19-10082-SLM  
Chapter 13

District/off: 0312-2  
Date Rcvd: Nov 25, 2020

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2020:**

Recip ID	Recipient Name and Address
db/jdb	+ Michael M Tallarida, Nicole J Tallarida, 101 Brookline Avenue, Nutley, NJ 07110-2965

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 27, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2020 at the address(es) listed below:

Name	Email Address
Darin D Pinto	on behalf of Debtor Michael M Tallarida dpintolaw@comcast.net
Darin D Pinto	on behalf of Joint Debtor Nicole J Tallarida dpintolaw@comcast.net
Emmanuel J. Argentieri	on behalf of Creditor US Bank NA as Legal Title Trustee for Truman 2016 SC6 Title Trust bk@rgalegal.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Marie-Ann Greenberg	

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[magecf@magtrustee.com](mailto:magecf@magtrustee.com)

U.S. Trustee

[USTPRegion03.NE.ECF@usdoj.gov](mailto:USTPRegion03.NE.ECF@usdoj.gov)

TOTAL: 7